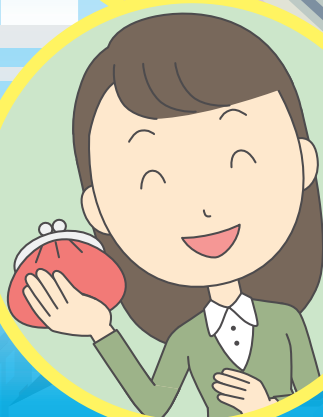




BANK

ATM

Living in Japan: How to Open a Bank Account and Send Money



Opening a Bank Account

Bank Accounts can be made at the following financial institutions.

Bank

Shinkin Bank

Shinkumi Bank

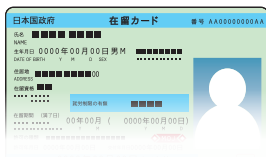
JA Bank

JF Marine Bank

Labor Bank

When opening a bank account, you need to bring the following items, for example.

(The items required to be submitted may differ among financial institutions.)



Residence card
Passport

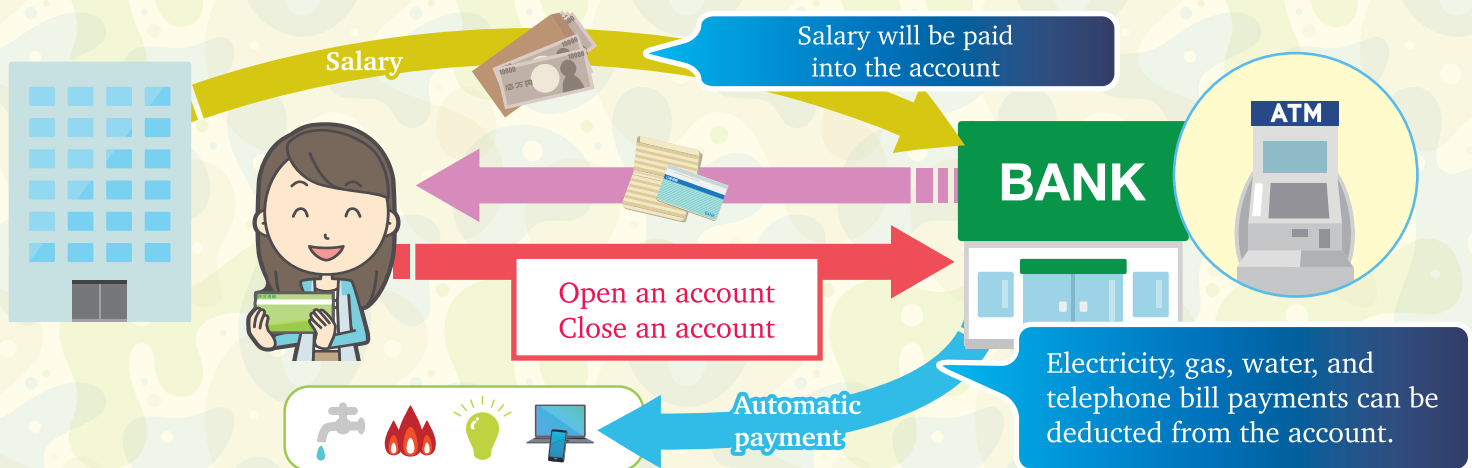


Hanko stamp
(some financial institution will accept a signature)



Employee ID card or student card
(If you do not have such a card, please go to the financial institution with someone from your company or school.)

In accordance with the request from the international community and the provisions of laws, financial institutions must ensure that the goods and services they deal with are not involved in money laundering or terrorist financing. To this end, financial institutions verify the identity information of customers (e.g., the name, address, period of stay, status of residence, and employment status) at the time of opening an account without exception, and after opening an account if necessary. You may not be able to open an account or use your account if your identity information is not verified.



Be sure to contact the financial institution in the following cases.

- ✓ If there is a change to your address, period of residence, or status of residence
- ✓ If you lose your bank book or cash card
- ✓ If you quit your work or school
- ✓ When you go back to your country (Please close your bank account)

It's illegal!

I may give my bank account to someone else

I want to use your bank account after you go back to home country...



Overseas Sending Money



Money can be sent to banks in almost all countries and regions.

Sending overseas



Money can be sent to available countries and regions.



Fund transfer service provider



Fund transfer service provider branches in different countries and regions

You can send money using bank account

You can send money using fund transfer service providers.

Do not use an unlicensed bank.
Licensed banks usually operate in buildings.

Do not use unregistered fund transfer service provider.
The latest list is available on the FSA website.
https://www.fsa.go.jp/menkyo/menkyoj/shikin_idou.pdf

List of fund transfer service providers (80 companies as of January 31, 2021)

Please make inquiries to individual fund transfer service providers as to whether they deal with overseas money transfer service.

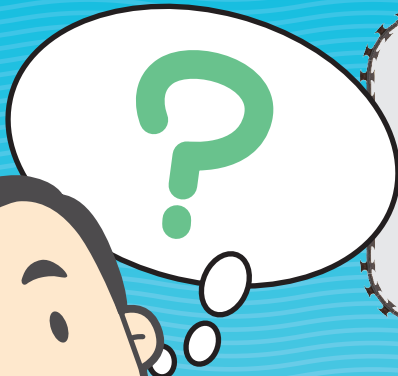
Travelex Japan K.K.
 UNIDOS Co.,Ltd.
 Japan Money Express Co. Ltd.
 TransRemittance Co., Ltd.
 SBI Remit Co., Ltd.
 Queen Bee Capital Co., Ltd.
 Speed Money Transfer Japan K.K.
 NTT DOCOMO, INC.
 Credit Saison Co.,Ltd.
 NTT Smart Trade Inc.
 Brastel Co., Ltd.
 SB Payment Service Corp.
 C-Square Inc.
 I-REMIT JAPAN K.K.
 Nippon Game Card Corporation
 Y & W Co., Ltd.
 MONEY PARTNERS CO.,LTD.
 Digitel Co.,Ltd.
 JAPAN REMIT FINANCE CO., LTD.
 City Express Money Transfer Japan Co. Ltd.
 PayPal Pte. Ltd.
 WELLNET CORPORATION
 Human Trust Co. Ltd.
 Forex Japan Co. Ltd.
 ECONTEXT, INC.
 Unimoni KK
 Cashwell Asset Management K.K.

N&P JAPAN CO., LTD.
 Metro Remittance (Japan) Co., Ltd.
 CREDORAX JAPAN INC.
 LINE Pay Corporation
 GMO Payment Gateway, Inc.
 KaigaiSoukin Dot Com Co.,Ltd.
 Western Union Japan K.K.
 TransferWise Japan K.K.
 BDO Remit (Japan) Ltd.
 GMO Epsilon, Inc.
 Digital Wallet Corporation
 Payoneer Japan Ltd.
 WorldRemit Ltd.
 FSR Holdings Co Ltd
 World Family Inc.
 Matsui Securities Co., Ltd.
 pring Inc.
 Asian Net Co., Ltd.
 au Payment Corporation
 C&B Inc.
 Solomon Capital Japan Inc.
 Kabayan International LTD
 Merpay, Inc.
 Seven Payment Service, Ltd.
 Curfex Japan, Inc
 Revolut Technologies Japan Inc.
 RESPECT PAYMENT SERVICE Co., Ltd.

JAL Payment Port Co.,Ltd.
 White Card Co.,LTD.
 MTI Ltd.
 CYURICA Co.,LTD.
 Rakuten Edy, Inc.
 PayPay Corporation
 AGUINALDO JAPAN CO.LTD.
 ASIA PAY Co.,Ltd.
 WealthNavi Inc.
 SBI SECURITIES Co.,Ltd.
 Nium Japan Kabushiki Kaisha
 YEHEY JAPAN CO.LTD.
 OTEL INTERNATIONAL Limited
 AN NAFIYU Co.,Ltd
 JPY, Inc.
 Kipp Financial Technologies,Inc.
 MBILLING CO.LTD.
 FinShot Co., Ltd.
 SGC preparatory CO., Ltd.
 Kyash Inc.
 BitCash Inc.
 Smart Bank Inc.
 Seven Global Remit, Ltd.
 Densan System Co.,Ltd.
 D. COMMUNICATIONS, INC.
 APLUS Co., Ltd.



**Money laundering
(hiding the owner of
money related to a crime)
is illegal.**



**Please send this money through
your bank account.
I will reward you 10,000 yen.**



If you are confused about the use of a deposit and savings account or sending money overseas, consult with someone at your company or school.



If you are unsure about if a provider is legitimate, do not use the provider and consult with someone at your company or school.



If you do something illegal, such as giving your bank account to others, you may not be able to stay in Japan or enter Japan.

(Revised in March 2021)

Financial Services Agency Contact Information

(Hours of Operation: Weekdays, 10:00 a.m. to 5:00 p.m.)

Counseling Office for Financial Services Users

0570-016811

(IP Phone:03-5251-6811)



* We do not offer counseling services in English, so please contact us via a person who understands Japanese.

One-stop e-mail for English inquiries : equestion@fsa.go.jp